

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Mary Fullwood
 Debtor

Case No. 15-13390-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Cathleen
 Form ID: 318

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Oct 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2016.

db +Mary Fullwood, 6518 Pioneer Drive, Macungie, PA 18062-8437
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13527788 +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)
 13771075 +Capital One/Best Buy, PO BOX 6497, Sioux Falls, SD 57117-6497
 13771076 +Citibank/The Home Depot, Citicorp Credit Services, Centralized Bankruptcy, PO Box 790040,
 Saint Louis, MO 63179-0040
 13586658 +HomeBridge Financial Services, Inc., Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
 13535136 +HomeBridge Financial Services, Inc., c/o KML Law Group, P.C., 701 Market Street, Ste 5000,
 Philadelphia, PA 19106-1541
 13585970 +K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 13568035 +Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011
 13587507 +Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 13527793 +Monroe And Main, 1112 7th Ave, Monroe, WI 53566-1364
 13553607 +Penn's West Planned Community, c/o Leo V. DeVito, Esq, 38 West Market Street,
 Bethlehem, PA 18018-5703
 13527796 +United Consumer Finl S, 865 Bassett Rd, Westlake, OH 44145-1194

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QDAEISENBERG.COM Oct 15 2016 01:38:00 DAVID ALAN EISENBERG,
 David A. Eisenberg, Esquire, 3140B Tilghman Street, PMB #321, Allentown, PA 18104
 smg +E-mail/Text: robertsl2@dnb.com Oct 15 2016 02:00:36 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 15 2016 02:00:23
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 15 2016 02:00:47 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13543229 EDI: HNDA.COM Oct 15 2016 01:38:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6444
 13604970 EDI: AIS.COM Oct 15 2016 01:38:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13527789 +E-mail/Text: kzoepfel@credit-control.com Oct 15 2016 02:00:28 Central Loan Admin & R,
 425 Phillips Blvd, Ewing, NJ 08618-1430
 13527790 +EDI: DCI.COM Oct 15 2016 01:38:00 Diversified Consultant, P O Box 551268,
 Jacksonville, FL 32255-1268
 13527790 +E-mail/Text: bankruptcynotices@dcicollect.com Oct 15 2016 02:01:30 Diversified Consultant,
 P O Box 551268, Jacksonville, FL 32255-1268
 13527791 +EDI: AMINFOFP.COM Oct 15 2016 01:38:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 13527792 +EDI: MID8.COM Oct 15 2016 01:38:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 13630793 EDI: PRA.COM Oct 15 2016 01:38:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13527794 +EDI: PRA.COM Oct 15 2016 01:38:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 13586977 +EDI: JEFFERSONCAP.COM Oct 15 2016 01:43:00 Premier Bankcard, LLC,
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 13533347 EDI: RECOVERYCORP.COM Oct 15 2016 01:38:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13555284 EDI: NEXTEL.COM Oct 15 2016 01:38:00 Sprint Corp., Attn Bankruptcy Dept, PO Box 7949,
 Overland Park KS 66207-0949
 13527795 +EDI: RMSC.COM Oct 15 2016 01:38:00 Synco Walmart, Po Box 965024, Orlando, FL 32896-5024
 13579996 +EDI: BASSASSOC.COM Oct 15 2016 01:43:00 United Consumer Financial Serv,
 Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
 13527797 +EDI: VERIZONEAST.COM Oct 15 2016 01:43:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 13527798 +EDI: BLUESTEM.COM Oct 15 2016 01:38:00 Webbank/fingerhut, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13771078 Springleaf Financial Services, (address not provided)

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2016 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor HomeBridge Financial Services, Inc.
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
PAUL EDWARD TRAINOR on behalf of Debtor Mary Fullwood trainorlawoffices@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor American Honda Finance Corporation
mortonlaw.bccraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Mary Fullwood</u>	Social Security number or ITIN	xxx-xx-9540
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-13390-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mary Fullwood
aka Mary D. Fullwood, aka Mary Dean Fullwood

10/14/16

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.